

CLAIMS

What is claimed is:

- 1 1. A method for forecasting and stress testing comprising the steps of:
2 (a) obtaining current positions of one or more investments of a user via a
3 network;
4 (b) filtering the investments based on selected securities characteristics;
5 (c) generating a forecast and stress analysis based on selected portfolio
6 characteristics of the current positions; and
7 (d) transmitting the forecast and stress analysis to the user utilizing the network.
- 1 2. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes projecting a current value of the current positions
3 forward using a compound growth factor.
- 1 3. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes projecting a current value of the current positions
3 forward using a volatility from a historical portfolio analysis.
- 1 4. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes applying compound growth and volatility using
3 back-tested parameters to determine a future portfolio value.
- 1 5. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes representing growth as an annuity with regular
3 contributions to determine a further portfolio value.
- 1 6. A method as recited in claim 1, further including the step of determining a
2 future portfolio value when future markets are different from past markets.

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1. (7.) A computer program embodied on a computer readable medium for
2 forecasting and stress testing comprising:
3 (a) a code segment for obtaining current positions of one or more investments of
4 a user via a network;
5 (b) a code segment for filtering the investments based on selected securities
6 characteristics;
7 (c) a code segment for generating a forecast and stress analysis based on
8 selected portfolio characteristics of the current positions; and
9 (d) a code segment for transmitting the forecast and stress analysis to the user
10 utilizing the network.

1 8. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 projecting a current value of the current positions forward using a compound
4 growth factor.

1 9. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 projecting a current value of the current positions forward using a volatility
4 from a historical portfolio analysis.

1 10. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 applying compound growth and volatility using back-tested parameters to
4 determine a future portfolio value.

1 11. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 representing growth as an annuity with regular contributions to determine a
4 further portfolio value.

- 1 12. A computer program as recited in claim 7, further including a code segment
2 for determining a future portfolio value when future markets are different
3 from past markets.
 - 1 13. A system for forecasting and stress testing comprising:
2 (a) logic for obtaining current positions of one or more investments of a user via
3 a network;
4 (b) logic for filtering the investments based on selected securities characteristics;
5 (c) logic for generating a forecast and stress analysis based on selected portfolio
6 characteristics of the current positions; and
7 (d) logic for transmitting the forecast and stress analysis to the user utilizing the
8 network.
 - 1 14. A system as recited in claim 13, wherein the logic for generating the forecast
2 and stress analysis includes logic for projecting a current value of the current
3 positions forward using a compound growth factor.
 - 1 15. A system as recited in claim 13, wherein the logic for generating the forecast
2 and stress analysis includes logic for projecting a current value of the current
3 positions forward using a volatility from a historical portfolio analysis.
 - 1 16. A system as recited in claim 13, wherein the logic for generating the forecast
2 and stress analysis includes logic for applying compound growth and
3 volatility using back-tested parameters to determine a future portfolio value.
 - 1 17. A system as recited in claim 13, wherein the logic for generating the forecast
2 and stress analysis includes logic for representing growth as an annuity with
3 regular contributions to determine a further portfolio value.
 - 1 18. A system as recited in claim 13, further including logic for determining a
2 future portfolio value when future markets are different from past markets.